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This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-13 (Canceled).

14. (Canceled)

15. (Previously Presented) The method of claim 16, wherein step (1) further comprises

the step of inviting a plurality of individuals to join the group by transmitting an invitation to

prospective group members.

16. (Previously Presented) A method of creating a user-defined networked environment

across a plurality of computers without requiring system administrator-level privileges,

comprising the steps of:

(1) advertising an invitation to join a group by posting an advertisement for prospective

group members, wherein at least some of the prospective group members are unknown to a user

creating the networked environment;

(2) creating a group by providing a group identifier, a group description, and specifying a

plurality of group members entitled to use the user-defined networked environment;

(3) selecting a plurality of web-accessible tools from a list of available web-accessible

tools, wherein the selected web-accessible tools are made available over an Internet Protocol (IP)

network to the plurality of group members specified in step (2); and

(4) through the use of computer software, automatically creating the user-defined

networked environment by creating a web page accessible to the plurality of group members

specified in step (2), and providing access via the web page to the plurality of web-accessible

tools selected in step (3).

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17. (Previously Presented) The method of claim 16, further comprising the step of screening prospective members that respond to the advertisement in order to determine whether they should be added to the group.

18. (Previously Presented) The method of claim 16, further comprising the steps of electronically collaborating among group members using the user-defined networked environment.

19. (Previously Presented) The method of claim 16, further comprising the step of destroying the user-defined networked environment when it is no longer needed.

- 20. (Previously Presented) The method of claim 16, wherein step (3) comprises the step of selecting a transaction engine that implements an auction to members of the group.
- 21. (Previously Presented) The method of claim 16, wherein step (3) comprises the step of selecting a transaction engine that implements an on-line electronic survey comprising survey questions that are to be answered electronically by survey participants.
- 22. (Previously Presented) The method of claim 16, wherein step (3) comprises the step of selecting a transaction engine that implements a bid-and-proposal tool that permits group members to electronically submit bids on one or more proposals.
- 23. (Previously Presented) The method of claim 16, wherein step (3) comprises the step of selecting an online ordering engine that permits group members to electronically order goods or services in the user-defined networked environment.
- 24. (Previously Presented) The method of claim 16, wherein step (3) comprises the step of selecting an Electronic Data Interchange (EDI) compatible interface that executes electronic commercial transactions between two or more group members.

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25. (Previously Presented) The method of claim 16, wherein step (3) comprises the step of a selecting an electronic brain-writing tool that permits participants to brainstorm using

electronic idea cards.

26. (Canceled)

27. (Previously Presented) The method of claim 16, wherein the plurality of web-

accessible tools provide for negotiating a deal over the plurality of computers, and the method

further comprises:

(5) posting on the web page an electronic list of information regarding one or more offers

to form a contract;

(6) posting on the electronic list one or more responses to the one or more offers;

(7) researching the one or more responses to determine whether they satisfy one or more

contract criteria;

(8) negotiating over the network between at least two parties to accept or modify one or

more of the responses; and

(9) electronically signing a document to consummate the contract.

28. (Previously Presented) The method of claim 27, further comprising the step of sorting

the one or more offers and one or more responses according to a user-selected sort order.

29. (Previously Presented) The method of claim 27, wherein steps (5) and (6) are done

anonymously, such that each party to the contract cannot determine the identity of the other party

to the contract.

30. (Previously Presented) The method of claim 29, further comprising the step of

simultaneously revealing the identity of each party prior to step (9).

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31. (Previously Presented) The method of claim 30, wherein steps (5) and (8) comprise the step of sharing a single anonymous e-mail alias among a plurality of users.

- 32. (Previously Presented) The method of claim 27, further comprising the steps of:
- (10) registering keywords with an electronic agent that monitors the one or more offers and providing an e-mail address to be notified upon a keyword match; and
- (11) in response to the electronic agent detecting the keyword match, transmitting a message to the e-mail address provided in step (10).
- 33. (Previously Presented) The method of claim 27, wherein step (6) comprises the step of clicking on a hyperlink linking the information posted in step (5) to a reply card.
- 34. (Previously Presented) The method of claim 33, wherein step (6) comprises the step of requiring the submission of certain information before the reply card will be accepted.
- 35. (Previously Presented) The method of claim 27, wherein steps (7) and (8) are performed a plurality of times for a single contract, such that modifications are made to the one or more responses.
- 36. (Previously Presented) The method of claim 27, further comprising the step of electronically registering a plurality of entities that have signatory authority and correlating the registered entities with one or more documents to which signatures can be affixed.
- 37. (Previously Presented) The method of claim 16, wherein the networked computers comprise at least one or more computers connected to the Internet.
- 38. (Previously Presented) The method of claim 16, wherein in steps (3) and (4) the plurality of web-accessible tools comprise communication, collaboration, and transaction tools.
- 39. (Previously Presented) The method of claim 16, wherein the user-defined networked environment is created and accessed via a single network.

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40. (Previously Presented) The method of claim 39, wherein the single network

comprises the Internet.

41. (Canceled)

42. (Canceled)

43. (Previously Presented) A system for implementing a user-defined negotiation

environment, comprising:

a first database that stores information concerning a directory of users available to be

included as group members in the user-defined negotiation environment;

a second database that stores information concerning the group members included in the

user-defined negotiation environment;

a third database comprising a document repository for storing documents available in the

user-defined negotiation environment; and

an environment generator comprising a computer program executing steps comprising:

(1) receiving user input from a first user to create a group comprising a plurality of group

members, each group member having an associated e-mail address;

(2) receiving user input from the first user selecting a plurality of web-accessible

negotiation tools from a list of available tools, wherein the selected tools are provided through a

web-based interface and are made available to the plurality of group members over an Internet

Protocol (IP) network;

(3) automatically generating a web page accessible to the plurality of group members,

and providing access via the web page to the plurality of web-accessible tools selected in step

(2); and

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(4) providing a group-specific lexicon comprising preferred forms of standard terms used during negotiation for use in the user-defined negotiation environment.

- 44. (Previously Presented) The system of claim 43 wherein the environment generator further executes steps comprising:
- (5) periodically displaying data regarding each of the group members to each group member.
- 45. (Previously Presented) The system of claim 44 wherein the environment generator further executes steps comprising:
 - (6) prompting each group member to update and verify the displayed data.
- 46. (Previously Presented) The system of claim 43 wherein the environment generator further executes steps comprising:
- (5) pinging the email address of each group member to determine if each group member is still valid.
- 47. (Previously Presented) The system of claim 43 wherein the environment generator further executes steps comprising:
- (5) limiting access of one or more group members to the third database based on a timelimited access program.
- 48. (Previously Presented) The system of claim 43 wherein the group-specific lexicon is accessible by clicking a right-mouse button coupled a computer through which a specific user is accessing the user-defined negotiation environment.
- 49. (Previously Presented) The system of claim 43, wherein the first database, second database, and third database are logically separate databases.

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50. (Previously Presented) The system of claim 43, wherein the environment generator further executes steps comprising:

- (5) receiving user input comprising a message to be posted to the user-defined negotiation environment, the message comprising a user-selected preferred form of standard term from the group-specific lexicon;
 - (6) posting the message to the web page accessible to the plurality of group members.
- 51. (Previously Presented) The system of claim 50, wherein the message comprises a request for reinsurance coverage and the user-selected preferred form of a standard term comprises a term corresponding to a geographic area.
- 52. (Previously Presented) The system of claim 50, wherein the message comprises a predefined reply-card format.
- 53. (Previously Presented) The system of claim 50, wherein the group-specific lexicon varies based on data fields within the user-defined negotiation environment.
- 54. (Previously Presented) The system of claim 50, wherein the environment generator further executes steps comprising:
 - (7) receiving user input defining a query for posted messages meeting predefined criteria.
- 55. (Previously Presented) the system of claim 54, wherein the predefined criteria comprises a user-selected term from the group-specific lexicon.